

Fill in this information to identify the case:

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Debtor 1 James David BaughmanDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Northern District of TexasCase number 1944152

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
Wells Fargo Bank, N.A.

Court claim no. (if known): 2-1**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2019**New total payment:**

Principal, interest, and escrow, if any

\$ 794.87

Last 4 digits of any number you use to identify the debtor's account:

3 6 5 2**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No  
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No  
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change:

Payment change resulting from deletion of taxes or insurance from escrow account.

Current mortgage payment: \$ 941.47New mortgage payment: \$ 794.87

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/John Tamburo Date 03/22/2020  
Signature

Print: Tamburo, John VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Northern District of Texas

Chapter 13 No. 1944152

Judge: Mark X. Mullin

In re:

James David Baughman

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before March 23, 2020 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

James David Baughman  
6308 Mercedes Dr.

Arlington TX 76001

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Warren V. Norred  
Norred Law, PLLC  
515 E. Border St.

Arlington TX 76010

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Pam Bassel

7001 Blvd 26 Suite 150  
Suite 150  
North Richland Hills TX 76180

/s/John Tamburo

VP Loan Documentation

Wells Fargo Bank, N.A.



March 9, 2020

WARREN V. NORRED  
NORRED LAW, PLLC  
515 E. BORDER ST.  
ARLINGTON, TX 76010

Subject: Important information for your client(s)  
Client(s): James D Baughman  
Case number:  
Account number:  
Property address: 6308 Mercedes Dr  
Arlington TX 76001

Dear WARREN V. NORRED  
NORRED LAW, PLLC:

Enclosed is an important document(s) for your client(s). This document(s) may provide your client(s) with time-sensitive information about the account referenced above. Please forward the enclosed document(s) to your client(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please call us at 1-800-274-7025, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Bankruptcy Servicing  
Wells Fargo Home Mortgage

Enclosure

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March 9, 2020

JAMES D BAUGHMAN  
6308 MERCEDES DR  
ARLINGTON, TX 76001-7429

<b>Account Information</b>	
<b>Online:</b>	wellsfargo.com
<b>Fax:</b>	1-866-278-1179
<b>Telephone:</b>	1-800-222-0238
<b>Correspondence:</b>	PO Box 10335 Des Moines, IA 50306
<b>Hours of operation:</b>	Mon - Fri, 6 a.m. - 10 p.m., Sat, 8 a.m. - 2 p.m., CT
<b>Loan number:</b>	
<b>Property address:</b>	6308 Mercedes Dr Arlington TX 76001

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

### Escrow Closing Notice

As of 03/20/20, an escrow account (also called an “impound” or “trust” account) will no longer exist for the above referenced account because:

- (X) You asked us to close it.  
( ) We are closing it.

After this date, directly pay the property costs, such as real estate taxes and property insurance, possibly in one or two large payments a year.

Cost to you	
<b>Escrow Closing Fee</b> <i>For closing the escrow account</i>	\$0.00

### In the future

If you fail to pay the real estate taxes, your state or local government may (1) impose fines and penalties and/or (2) place a tax lien on this property.

If property costs are not paid, we may (1) add the amounts to the loan balance, (2) add an escrow account to the loan, and/or (3) require payment for property insurance through the escrow account, if the property is not covered, with a policy that we buy on your behalf. The insurance we buy may be more expensive than the insurance you can buy yourself, and may not provide as much coverage as an insurance policy you buy yourself.

**Account Information**

**Loan number:**

**Property address:** 6308 Mercedes Dr  
Arlington TX 76001

Call us at the number in the account information box with any question about the closing of the escrow account.

- ☐ We do not offer you the option of keeping the escrow account on the loan.
- ☒ If you want to keep the escrow account on the loan, please contact us at the number in the account information box by 03/19/20.

For more information about closing the escrow account, please see the enclosed document.

### **Important information about closing the escrow account**

We are closing the escrow account because you asked us to close it and the bankruptcy court approved such action. Please note we do not charge a fee to open or close an escrow account.

When the escrow account is closed, you will be responsible for making the real estate tax and property insurance payments. Prior to the closure date, we will continue any scheduled escrow activity.

### **Take these important next steps**

When the escrow account has been closed, it's important that you do the following:

- Σ **About your real estate taxes:** Contact your taxing authority(ies) and advise them to send you all future tax bills. This will ensure you receive the bills on time, so you will not miss a due date or be charged any penalties. If we receive a bill, we'll advise your taxing authority to send the bills directly to you.
- Σ **About your property insurance:** Contact your insurance provider to have all future bills sent directly to you. This is to ensure you receive the billings timely and to prevent missing a due date and incurring penalties or loss of coverage.

### **Important notes:**

- Σ This information does not take into consideration any tax or insurance bills that have already been your responsibility.
- Σ For customers with properties in a Special Flood Hazard Area (SFHA): Loans made, increased, renewed, or extended on or after January 1, 2016 are required to maintain an escrow account for flood insurance for the term of the loan or until the property is no longer located in an SFHA.